

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Samuel Delacruz, : **Chapter 7**
: **Debtor.** : **Bky. No. 23-11283 PMM**

ORDER DISPROVING REAFFIRMATION AGREEMENT

AND NOW, the creditor having filed a reaffirmation between the Debtor and Bank of America, N.A of the kind specified in 11 U.S.C. §524(c) (doc. #34, the “Reaffirmation Agreement”);

AND a hearing with regard to the Reaffirmation Agreement having been held and concluded on September 5, 2023;

AND at the hearing, the Debtor having failed to rebut the presumption of undue hardship, see doc. #37;

AND for the reasons stated on the record at the hearing;

It is hereby **ORDERED** that the Reaffirmation Agreement is **DISAPPROVED**.



Date: September 5, 2023

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE